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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Diana G. HILDRETH

Serial No.: 09/677,581

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For: NETWORK-BASED FINANCIAL PLANNING SYSTEM AND METHOD

New York, New York

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Asst. Commissioner for Patents
Washington, D.C. 20231

SUBMISSION

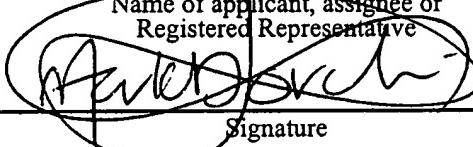
Sir:

Submitted herewith is a copy of art together with a form listing the same for the convenience of the Examiner.

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Asst. Commissioner for Patents, Washington, D.C. 20231, on October 26, 2000:

Mark D. Torché

Name of applicant, assignee or
Registered Representative


Signature

October 26, 2000

Date of Signature

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Enclosures

Respectfully submitted,


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